

In re:  
Robert P Carr  
Jennifer L Carr  
Debtors

Case No. 18-11673-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jun 16, 2023

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert P Carr, Jennifer L Carr, 1403 Beverly Hills Road, Coopersburg, PA 18036-1854
14072186	+ First Commonwealth Fcu, 257 Brodhead Rd, Bethlehem, PA 18017-8938
14085851	+ TD Auto Finance LLC, Martin A. Mooney, Esq., 950 New Loudon Road, Suite 109, Latham, NY 12110-2190

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 17 2023 00:42:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 17 2023 00:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14090253	EDI: PHINAMERI.COM	Jun 17 2023 04:41:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14106960	EDI: ATLASACQU	Jun 17 2023 04:41:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14089318	+ EDI: RECOVERYCORP.COM	Jun 17 2023 04:41:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14094449	EDI: CAPITALONE.COM	Jun 17 2023 04:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14107765	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 17 2023 00:42:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14109368	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2023 00:48:56	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14108185	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2023 00:48:34	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14102821	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2023 00:42:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14089101	EDI: AGFINANCE.COM	Jun 17 2023 04:35:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14098725	EDI: Q3G.COM	Jun 17 2023 04:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14246134	##+	Michael J. McCrystal, Esquire, 151 Main Street, Suite A, Emmaus, PA 18049-4026

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor Robert P Carr mccrystallaw@gmail.com sueparalegal@gmail.com
MICHAEL J. MCCRYSTAL	on behalf of Joint Debtor Jennifer L Carr mccrystallaw@gmail.com sueparalegal@gmail.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Robert P Carr</u>	Social Security number or ITIN	xxx-xx-0849
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer L Carr</u>	Social Security number or ITIN	xxx-xx-3730
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11673-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert P Carr

Jennifer L Carr

6/15/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**